Basic Group Term Life Insurance

Supplemental Life Insurance

Group Long Term Disability Insurance

Common Carrier Travel & Accident Insurance

Group Legal Services Insurance



Learning Objectives

- Provide overview of benefit programs
- Eligibility
- Enrollment Process
- Important Reminders



Basic Life Insurance

What is Basic Group Life Insurance

 This benefit is provided to excluded employees in the event of an accidental death or dismemberment.

Who is eligible?

- Managerial, supervisory, confidential and exempt employees.
- Judicial council and staff

Deduction Org Code.

- 200 003
- 200 004
- 200 005



Basic Life Insurance Overview

- Basic Life insurance is employer paid.
- Basic Life is an Automatic Enrollment Effective date is:
 - When a PAR is keyed on or before the tenth of the month, the enrollment is effective the first of the following month
 - Example: PAR is keyed January 10. Coverage is effective February 1st
 - When a PAR is keyed after the 10th of the month, enrollment is effective 1st of the second month
 - Example: PAR is keyed on January 31. Coverage is effective March 1.



Basic Life Insurance – Overview Continued

- Coverage for active enrollees who turn age 70 is reduced by 50% in January of the following year.
- Accelerated Benefit (ABO) Employee who may have a terminal illness can receive partial payment of benefit prior to death.
- Involuntary Re-designation Upon an employee's involuntary change from an excluded to represented:
 - The employee's agency, must pay 12 months of premium for basic life insurance.
 - Personnel staff must submit a cover memo with employee name and last 4 digits of SSN and a check to the carrier.
- Separating employees have 30 days to convert basic plan to an individual plan.
- Retiring employees have 30 days to continue basic into retirement.



Basic Life Insurance- Levels of Coverage

Managerial, Judges & Staff



• Reduced at Age 70 to \$25,000

Supervisory & Confidential

- \$25,000 Basic & AD&D
- Reduced at Age 70 to \$12,500

Supplemental Life Insurance

What is Supplemental Life Insurance

 This benefit is a voluntary plan and eligible employees may elect coverage up to eight times their basic annual earning, not to exceed \$750,000,

Who is eligible?

 This benefit is provided to excluded employees enrolled into the basic life insurance.

Deduction Org. Code

075 - 107



Supplemental Life Insurance Overview

- Supplemental Life Insurance is a voluntary plan, paid by the employee.
- Employees may enroll and/or cancel supplemental coverage at any time by contacting MetLife.
- Coverage continues when employee transfers to a rank and file position, it is the employees responsibility to cancel coverage.

Supplemental Life Insurance Overview, 2

- Annual age/salary update on January 1 premium changes are reflected on the December pay warrant.
- Separating employees have 30 days to convert supplemental plan to an individual plan.
- Retiring employees have 30 days to continue supplemental into a retirement plan.



Supplemental Life Insurance

Eligible Parties

Employee Coverage

Monthly Premiums

Dependent Coverage

- Employee
- Spouse/domestic partner/unmarried children ≤23
- Coverage available in \$10K increments
- Max lower of \$750K or 8 x's annual basic pay for employees
- Based on employee's age; 50¢ admin fee
- Adjusted annually on January 1
- \$20K minimum; \$750 for newborn to six months
- Flat rate based on employee's age



Important Reminders

- Employees have up to 30 days after retirement to convert basic/supplemental benefit
- Employees should contact MetLife directly to:
 - Submit a claim Cancel coverage
 - Continue while out on a leave or retirement
 - Purchase supplemental insurance
 - Personnel staff are responsible to provide this information to there employees



Important Reminders Continued

- Promptly contact MetLife/CalHR to report the death of a covered employee.
- Beneficiary benefits are paid according to the standard order or according to beneficiary designated by employee – Not the same as CalPERS.
- Employees can contact Metlife or visit their website to obtain a beneficiary form.

Group Long Term Disability (LTD) Overview

What is Group Long-Term Disability (LTD)?

 Voluntary employee-paid plan intended to provide income protection in the event an employee becomes disabled due to an illness or injury and is unable to work for six months or longer

Who is eligible?

- Managerial, supervisory, confidential and exempt employees
- Permanent or probationary status and excluded from collective bargaining

Deduction Org. Code

- 075 111 (65%)
- 075 119 (55%)



LTD Program Overview

Level of benefits

- 55% of the first \$18,182
- 65% of the first \$15,385

Enrollment

- Date of Hire (60 days from date of hire)
- Newly Eligible (60 days from date of eligibility)
- Open Enrollment (effective January 1)



LTD Program

- Employees can enroll, view and make changes online
 - By visiting Standard Insurance website or by contacting Standard Insurance
- Annual age update on January 1
 - Premium changes due to movement into new age bracket
- Premiums may increase or decrease
 - Appointment to higher salary, range change, merit salary adjustment, general salary adjustment, etc.
- Enrollees may cancel coverage at any time
 - Employees can make changes online or contact Standard Insurance



LTD Program, 2

- Leave of Absence triggers a six (6) month elimination period before benefits begin
 - Employee must be under continuous care of a physician, premiums must be paid by warrant or direct pay to continue coverage
 - Coverage will be administratively canceled by Standard for lack of premium payment or upon approval of LTD claim
 - Employee must contact Standard to re-establish benefit coverage within 30 days upon return to work



LTD Program, 3

- Personnel staff notifies carrier of employee leave or workers' compensation claim
 - Should be done prior to six (6) month elimination period
- Pre-Existing Condition Limitations
 - Coverage begins 24 months after effective date of coverage
- No conversion privilege when an employee retires



LTD Program, 4

- Employee and/or employer may initiate a LTD claim
 - Contact Standard or CalHR
- Loss of eligibility
 - Employee has 30 days to enroll and is responsible to pay premiums due back to first day of eligibility

Mandatory Transfer to Rank & File

 May enroll in a 24 month direct pay program

Separation / Leave of Absence

 Can convert to a limited individual disability plan



LTD Enrollment Options

- Standard's website Online Enrollment <u>https://www.standard.com/mybenefits</u>
- Mail LTD send completed form to:

Standard Insurance 900 SW Fifth Avenue Portland, OR 97204-9805

If employees return forms to the Human Resources Office, direct them to the options above!



LTD Important Reminders

- Open Enrollment will be held September 20 October 15, with a January 1 effective date.
- Discontinued Safety Codes (075-112) & (075-120)
- Personnel staff no longer need to complete enrollment forms – Promote self-service!
- Personnel staff no longer contact State Controller's Office regarding LTD program issues
 - Contact CalHR for employee issues



LTD Appeals

Send a memo with supporting documentation to:

CA Department of Human Resources (CalHR)
Attn: Benefits Division - LTD
1515 S Street, North Building, Suite 500
Sacramento, CA 95811-7258

Email: ltd@calhr.ca.gov

Fax: (855) 238-3276



LTD Accounts Receivable & Premium Pay

- Standard can process premium payment with approval from the employee's from the employee's pay warrant.
- Employees can send premium payments to:

Standard Insurance

Attn: Kai Burns

900 SW 5th Ave

Portland, OR 97204-9805

(888) 641-7193



Group Legal Services Insurance Overview

What is Group Legal Services Insurance?

 Voluntary, employee paid benefit that provides comprehensive legal coveraç



Who is eligible?

- Active state employees:
 - Appointed permanent or probationary with a time base of half-time or greater
 - Designated rank and file, managerial, supervisory, confidential, and excluded/exempt



Group Legal Services Insurance

Who is eligible?

- Permanent-Intermittent (PI) employees who worked a minimum of 480 hours each six month qualifying control period, January 1 – June 30 and July 1 – December 31
- An employee appointed Limited-Term (LT) or Temporary Authorization (TAU) with an appointment of six months or more, and with a time base of half-time or greater



Group Legal Services Insurance, 2

Dependent Eligibility

- A lawful spouse or domestic partner
- Unmarried dependent children under the age of 26 who have never been married
 - Children include natural, step children, adopted, employee if the legal guardian, children of either domestic partner, and
 - Any economically dependent child, 26 years of age or over if he/she is incapable of self-support because of a physical disability



Group Legal Services Insurance, 3

Enrollment

- Date of Hire (60 days from date of hire)
- Newly Eligible (60 days from date of eligibility)
- Open Enrollment (designated open enrollment period)
- Employees can enroll online
 - By visiting ARAG's website or by calling ARAG
- Enrollees may cancel at any time
 - Employees will need to complete an enrollment form and mail or fax to ARAG



Group Legal Enrollment Options

- ARAG's website www.ARAGlegal.com/SOCinfo.com
 - Enroll Online
- Call ARAG at (866) 762-0972
- Fax completed forms to ARAG (515) 246-8816
- Mail Send completed forms to:

ARAG Legal Insurance

500 Grand Avenue, Ste. 100

Des Moines, IA 50309

If employees return forms to the Human Resources Office, direct them to the options above!



Group Legal Appeals

Send a memo with supporting documentation to:

CA Department of Human Resources (CalHR)
Attn: Benefits Division – Group Legal
1515 S Street, North Building, Suite 500
Sacramento, CA 95811-7258

Email: grouplegal@calhr.ca.gov

Fax: (855) 238-3276



Group Legal Premium Payments

Upon CalHR's approval, employees can pay premium payments to:

ARAG Legal Insurance 500 Grand Avenue, Ste. 100 Des Moines, IA 50309

(866) 762-0972



Group Legal Important Reminders

- Full-time employees can NOW enroll online
- HR Offices will need to complete and sign enrollment forms for PI's, LT's and TAU's and send them directly to ARAG
- HR Offices will no longer need to contact the State Controller's Office – contact ARAG or CalHR
- As of 2020, Open Enrollment will be conducted in the Fall

Group Legal Permanent Intermittent (PI)

- Personnel staff must verify eligibility for Pl's, TAU and LT & Direct Pay Agencies
- Personnel staff must fax or mail form to ARAG

EMPLOYEE ACTION: Submit Completed Form to Your Department Personnel Office. Do not send to CalHR. Do not send to State Controller's Office.			State of California GROUP LEGAL SERVICES INSURANCE PLAN Enrollment Authorization for Permanent Intermittent, Limited Term, TAU and Direct Pay Agencies* Usure William (Microsoft Wanner Copyen, Ord Wanner, R.) Parint															
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Group Legal Retiree Form

 If employee is enrolled wants to convert coverage into retirement, the employee must complete a new enrollment form and the HR Office must complete Section C and mail or fax to **ARAG**

	SUBMIT COMPLETED FORM ARAG", 500 Grand Ave, Suiti Des Moines, 1A 50309-2405 FAX: 5 Do not send to CalHR	e 100,	GROUP LEG	Great Lead Service Personne Plan	
	a. NEW ENROLLMENT — Complete sections A (1-7) and B (1-4)	2. Social Security N Social Security N Social Security N Moreth Da	lumber	4. Name in Full First Middle Install 5. Mailling Address Nurribor and Stoses Cay States 6. Daytime Telephone Number	Last ZIF Code
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SHENT OF

Common Carrier Travel & Accident Insurance

- State paid benefit for certain employees required to travel on state business
- Automatic enrollment for eligible employees
- Covered incidents must take place while:
 - Traveling or short stay of three months or less
 - On business
 - In the course of business





Common Carrier Travel & Accident Insurance, 2

- Benefit levels
 - Up to \$150K (accidental death/dismemberment)
 - Coma Benefit
 - Seatbelt /Airbag \$2K \$10K
- Claims filed with Office of Risk Management (<u>riskmanagement@dgs.ca.gov</u>)



CalHR Contact Information

- Group Long Term Disability
 - LTD@calhr.ca.gov
 - Standard Insurance 1-888-641-7193
- Basic Group Term Life Insurance and Supplemental Life Insurance
 - LifeInsurance@calhr.ca.gov
 - MetLife Insurance 1-800-252-8524
- Group Legal Services Insurance
 - GroupLegal@calhr.ca.gov
 - ARAG 1-866-762-0972



CalHR Websites

- CalHR State Employees Supervisors/Managers
 - https://www.calhr.ca.gov/state-hrprofessionals/Pages/State-Supervisors-Managers.aspx
- CalHR State Employees Benefit Page
 - https://www.calhr.ca.gov/employees/Pages/leavebenefits.aspx
- CalHR State HR Professionals (BAM)
 - https://www.calhr.ca.gov/state-hrprofessionals/Pages/benefits-administrationmanual.aspx
- CalHR HR Manual
 - http://hrmanual.calhr.ca.gov/Home/ManualItem



Program Websites & Contact Information

- Basic Group Life Insurance and Supplemental Life Insurance
 - MetLife
 - www.Metlife.com/SOC
 - 1-800-252-8524
- Long Term Disability
 - Standard Insurance
 - www.standard.com/mybenefits
 - Direct Customer Service (971) 321-8150 or
 - Toll free (888) 641-7193



Program Websites & Contact Information

- Group Legal
 - ARAG
 - www.ARAGlegal.com/socinfo
 - Active Employees (866) 762-0972 or Retirees (800) 247-4184

